

Assets & Liabilities

Date:	
ASSETS (Present Market Value)	
	Balance
Cash On Hand (both husband and wife if married)	1,250
Checking Accounts	110,000
Savings Accounts	603,000
HSA / FSA Accounts	
Stocks and Bonds	3,838,000
Cash Value of Life Insurance	17,500
Valuable Collections (coins, stamps, etc.)	28,000
Primary Home Value (look up value, e.g., zillow.com)	2,182,000
Other Real Estate	1,642,000
Mortgages/Notes Receivable	35,000
Automobile 1 (look up value, e.g., kbb.com)	32,000
Automobile 2 (look up value, e.g., kbb.com)	25,000
Automobile 3 (look up value, e.g., kbb.com)	
Personal Property (Furniture, Jewelry, etc.)	25,000
Retirement Savings (401k, 403b, IRAs, Pension, etc.)	1,493,000
College Savings	
Other Assets	
Total Assets	10,031,750

Comments

LIABILITIES / DEBT LIST

CREDIT CARDS (only list cards for which you do not pay the full statement balance each month)					
Credit Card Issuer	What Was Purchased	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Total Credit Cards		0			0
AUTO LOANS					
Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Total Auto Loans		0			0
HOME MORTGAGES (includes home equity loans or lines of credit)					
Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Total Home Mortgages		0			0
OTHER DEBT (education, medical, personal, business, legal, IRS, etc.)					
Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Total Other Debt		0			0
Total Liabilities/Debts					0
NET WORTH (Total Assets minus Total Liabilities/Debts)					10,031,750

Assets & Liabilities	
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Date:	
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Comments

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Comments

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Comments

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Comments

Assets & Liabilities	
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Date:	
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Comments

30 Day Tracker

Month:	Year:														This Month	
Category	INCOME [1]	TITHES/ GIVING [2]	TAXES [3]	HOUSING [4]	FOOD [5]	TRANSPORT [6]	INSURANCE [7]	DEBTS [8]	ENTERTAINMENT RECREATION [9]	CLOTHING [10]	SAVINGS [11]	HEALTH & WELLNESS [12]	MISC. [13]	SCHOOL/ CHILD CARE [15]	TOTAL EXPENSES	SURPLUS / DEFICIT
Date																
1																0
2																0
3																0
4																0
5																0
6																0
7																0
8																0
9																0
10																0
11																0
12																0
13																0
14																0
15																0
16																0
17																0
18																0
19																0
20																0
21																0
22																0
23																0
24																0
25																0
26																0
27																0
28																0
29																0
30																0
31																0
This month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Instructions

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Taxes include all current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

Suggested Percentage Guidelines For Family Income

(Married with 4 Children)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%						
3. Housing	38%	38%	34%	33%	32%	32%
4. Food	15%	15%	14%	14%	14%	14%
5. Transportation	14%	14%	12%	12%	11%	11%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	5%	5%
9. Clothing	5%	5%	6%	6%	7%	7%
10. Savings	4%	4%	5%	5%	5%	5%
11. Health & Wellness	8%	7%	7%	7%	7%	7%
12. Miscellaneous	3%	3%	5%	5%	5%	5%
13. Investments	0%	0%	3%	3%	4%	4%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Family Income

(Married with 2 Children)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%						
3. Housing	39%	36%	32%	30%	30%	29%
4. Food	15%	12%	13%	12%	11%	11%
5. Transportation	15%	12%	13%	14%	13%	13%

Instructions

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Taxes include all current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	5%	5%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	5%	6%	6%	5%	5%	5%
12. Miscellaneous	4%	4%	6%	6%	7%	7%
13. Investments	0%	5%	5%	5%	5%	5%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Family Income						
(Married with No Children)						
GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%						
3. Housing	40%	36%	34%	32%	31%	30%
4. Food	15%	14%	13%	12%	11%	11%
5. Transportation	15%	14%	14%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
9. Clothing	4%	4%	5%	6%	6%	7%
10. Savings	4%	4%	4%	5%	5%	5%
11. Health & Wellness	6%	6%	6%	6%	5%	5%

Instructions

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Taxes include all current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

12. Miscellaneous	3%	4%	5%	6%	7%	7%
13. Investments	0%	4%	5%	5%	5%	5%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Individual Income

(Single with 1 Child)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					

Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%

3. Housing	40%	39%	39%	36%	34%	30%
4. Food	15%	14%	14%	13%	13%	12%
5. Transportation	15%	14%	14%	13%	13%	12%
6. Insurance	3%	3%	4%	4%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	6%	6%	6%
9. Clothing	5%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	7%	6%	6%	6%	6%
12. Miscellaneous	3%	4%	4%	6%	6%	6%
13. Investments	0%	0%	0%	0%	0%	6%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Individual Income

(Single with No Children / Living Alone)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
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Instructions

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Taxes include all current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%						
3. Housing	40%	38%	36%	34%	32%	30%
4. Food	6%	6%	7%	7%	7%	7%
5. Transportation	15%	15%	14%	14%	13%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	6%	6%	7%	7%	8%	9%
9. Clothing	5%	6%	6%	7%	8%	8%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	5%	5%	5%	4%	4%
12. Miscellaneous	5%	6%	6%	6%	7%	7%
13. Investments	3%	4%	5%	5%	6%	7%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Suggested Percentage Guidelines For Individual Income

(Single with No Children / Living with Roommate)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	Use Current Monthly Taxes					
Net Spendable Income:(Gross Income - Tithe/Giving - Total Taxes) percentages below add to 100%						
3. Housing	25%	24%	23%	22%	21%	20%
4. Food	6%	6%	6%	7%	7%	7%
5. Transportation	20%	19%	18%	16%	15%	13%
6. Insurance	4%	4%	4%	5%	5%	5%

Instructions

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Taxes include all current actual monthly Federal, Social Security, Medicare, State, and Local Income Tax Taxes.

7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
9. Clothing	7%	7%	7%	7%	7%	8%
10. Savings	8%	8%	9%	10%	10%	10%
11. Health & Wellness	6%	6%	6%	5%	5%	5%
12. Miscellaneous	5%	6%	6%	7%	7%	7%
13. Investments	5%	6%	7%	7%	8%	10%
Total Net Spendable Income:	100%	100%	100%	100%	100%	100%
14. School/Child Care	no guideline percentages					

Percentage Spending Plan				
Gross Monthly Income		From Current Spending Plan:	0	0 Annual Income
	Input appropriate % from "Percentage Guide"			
Income Deductions	Percentage	x	Gross Monthly Income	= Guideline Amount
1. Tithe/Giving	10%	x	-	= 0
2. Total Taxes	no guideline		actual from Current Spending Plan:	0
Net Spendable Income (NSI)				0 Annual NSI
Expense Category	Percentage	x	Net Spendable Income	= Guideline Amount
3. Housing	32%	x	-	= 0
4. Food	13%	x	-	= 0
5. Transportation	13%	x	-	= 0
6. Insurance	5%	x	-	= 0
7. Debts	5%	x	-	= 0
8. Entertainment/Recreation	5%	x	-	= 0
9. Clothing	5%	x	-	= 0
10. Savings	5%	x	-	= 0
11. Health & Wellness	6%	x	-	= 0
12. Miscellaneous	6%	x	-	= 0
13. Investments	5%	x	-	= 0
14. School/Child Care	no guideline			
Total Percentages: (cannot exceed 100%)	100%			
Total Guideline Expenses: (cannot exceed Net Spendable Income)			0	OK

Form Version Nov 1, 2023

Spending Plan	Current	Guideline	New Budget	Comments
INCOME vs. EXPENSE SUMMARY (calculated)				
Net Spendable Income	0	Current (16)	0	
Less Total Expenses	0		0	
Surplus or Deficit	0		0	
Monthly Income				
Gross Monthly Income	0	0	0	
Monthly Salary				
Interest Income				
Dividends				
Commissions				
Bonus/Tips				
Retirement Income				
Net Business Income				
Other Income				
Category 1 - Tax-Exempt (monthly)	0	0	0	
The Local Church				
The School				
Other Ministries				
Other Giving				
Category 2 - Taxes (monthly)	0	0	0	
Taxes (Fed, State, Medicare, Social Security)				
Other				
NET SPENDABLE INCOME (monthly)	0	0	0	
Monthly Expenses				
Category 3 - Housing (monthly)	0	0	0	
Mortgage(s) (New Debt List)				
Actual Mortgage Payment				
Rent				
Insurance				
Property Taxes				
Electricity				
Gas				
Water				
Sewer/Septic				
Telephone / Cell phone				
Landscaping				
Internet / Cable Service				
Other				
Category 4 - Food (monthly)	0	0	0	
Grocery				
Other				
Category 5 - Transportation (monthly)	0	0	0	
Auto Payment(s) (New Debt List)				
Extra Auto Payment				
Gas & Oil				
Auto Insurance				
License & Fees				
Maintenance				
Replacement				
Other - Toll/Parking/Travel Fees				
Category 6 - Insurance (monthly)	0	0	0	
Life				
Health/Dental				
Disability				
Other				
Category 7 - Debts (monthly)	0	0	0	
Total Credit Card (New Debt List)				
Total Other Debt (From Debt List)				
Actual Debt Payments				
Category 8 - Entertainment & Recreation (monthly)	0	0	0	
Eating Out / Lunches				
Barry / Bars				
Activities / Trips				
Vacation				
Hobby				
Hobbies and Sports				
Other				
Category 9 - Clothing (monthly)	0	0	0	
Children's Clothing Needs				
Household/Child Clothing Needs				
Other				
Category 10 - Savings (monthly)	0	0	0	
Savings Account				
529 Plan				
Other				
Category 11 - Health & Wellness (monthly)	0	0	0	
Dental				
Dietary				
Prescriptions				
Eye / Hearing / Contacts				
IRA or 401(k) Contributions				
Other				
Category 12 - Miscellaneous (monthly)	0	0	0	
Bank Fees / Copfees				
Beauty / Barber				
Laundry / Cleaning				
Allowances				
Subscriptions				
Gifts (including Christmas)				
Legal				
Other				
Category 13 - Investments (monthly)	0	0	0	
Employer 401(k) Plans				
Retirement (IRA)				
College Funds				
Non-Retirement Stocks, Bonds, Mutual Funds				
Investment Real Estate				
Other				
Category 14 - School/Child Care (monthly)(C)	0	0	0	
School Tuition				
School Books, Supplies, Materials, etc.				
Transportation				
Day Care				
Activities, Lessons for Music, Dance, etc.				
Other				
Total Expenses	0	0	0	

1) This budget tool is for informational purposes only.

Spending Plan	Current	Guideline	New Budget	Comments
INCOME vs. EXPENSE SUMMARY (calculated)				
Net Spendable Income	0	Current (16)	0	
Less Total Expenses	0		0	
Surplus or Deficit	0		0	

Spending Plan	Current	Guideline	New Budget	Comments
INCOME vs. EXPENSE SUMMARY (calculated)				
Net Spendable Income	0	Current (16)	0	
Less Total Expenses	0		0	
Surplus or Deficit	0		0	

Spending Plan	Current	Guideline	New Budget	Comments
INCOME vs. EXPENSE SUMMARY (calculated)				
Net Spendable Income	0	Current (16)	0	
Less Total Expenses	0		0	
Surplus or Deficit	0		0	

Spending Plan	Current	Guideline	New Budget	Comments
INCOME vs. EXPENSE SUMMARY (calculated)				
Net Spendable Income	0	Current (16)	0	
Less Total Expenses	0		0	
Surplus or Deficit	0		0	

Spending Plan	Current	Guideline	New Budget	Comments
INCOME vs. EXPENSE SUMMARY (calculated)				
Net Spendable Income	0	Current (16)	0	
Less Total Expenses	0		0	
Surplus or Deficit	0		0	

Monthly Budget

For Year:

Category:	INCOME [17]	TITHING/ GIVING [18]	TAXES [19]	HOUSING [20]	FOOD [21]	TRANSPORT [22]	INSURANCE [23]	DEBITS [24]	ENTERTAINMENT RECREATION [25]	CLOTHING [26]	SAVINGS [27]	HEALTH & WELLNESS [28]	MISC. [29]	INVESTMENTS [30]	SCHOOL/ CHILD CARE [31]	TOTAL EXPENSES	SURPLUS / DEFICIT
Month																	
Jan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Feb	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Mar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Apr	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
May	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jun	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jul	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aug	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sep	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Oct	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dec	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	January		Year:													This Month	
Category	INCOME [32]	TITHING [33]	TAXES [34]	HOUSING [35]	FOOD [36]	TRANSPORT [37]	INSURANCE [38]	DEBTS [39]	ENTERTAINMENT RECREATION [40]	CLOTHING [41]	SAVINGS [42]	HEALTH & WELLNESS [43]	MISC. [44]	INVESTMENTS [45]	SCHOOL/ CHILD CARE [46]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	
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31																	
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	February		Year:													This Month	
Category	INCOME [47]	TITHING [48]	TAXES [49]	HOUSING [50]	FOOD [51]	TRANSPORT [52]	INSURANCE [53]	DEBTS [54]	ENTERTAINMENT RECREATION [55]	CLOTHING [56]	SAVINGS [57]	HEALTH & WELLNESS [58]	MISC. [59]	INVESTMENTS [60]	SCHOOL/ CHILD CARE [61]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
3																	0
4																	0
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26																	0
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31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	March													Year:		This Month	
Category	INCOME [62]	TITHING [63]	TAXES [64]	HOUSING [65]	FOOD [66]	TRANSPORT [67]	INSURANCE [68]	DEBTS [69]	ENTERTAINMENT RECREATION [70]	CLOTHING [71]	SAVINGS [72]	HEALTH & WELLNESS [73]	MISC. [74]	INVESTMENTS [75]	SCHOOL/CHILD CARE [76]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
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3																	
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This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	April		Year:													This Month	
Category	INCOME [77]	TITHING / GIVING [78]	TAXES [79]	HOUSING [80]	FOOD [81]	TRANSPORT [82]	INSURANCE [83]	DEBTS [84]	ENTERTAINMENT / RECREATION [85]	CLOTHING [86]	SAVINGS [87]	HEALTH & WELLNESS [88]	MISC. [89]	INVESTMENTS [90]	SCHOOL / CHILD CARE [91]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
8																	0
9																	0
10																	0
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16																	0
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19																	0
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23																	0
24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	May													Year:		This Month	
Category	INCOME [92]	TITHING [93]	TAXES [94]	HOUSING [95]	FOOD [96]	TRANSPORT [97]	INSURANCE [98]	DEBTS [99]	ENTERTAINMENT RECREATION [100]	CLOTHING [101]	SAVINGS [102]	HEALTH & WELLNESS [103]	MISC. [104]	INVESTMENTS [105]	SCHOOL/CHILD CARE [106]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
8																	0
9																	0
10																	0
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22																	0
23																	0
24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	June		Year:													This Month	
Category	INCOME [107]	TITHING [108]	TAXES [109]	HOUSING [110]	FOOD [111]	TRANSPORT [112]	INSURANCE [113]	DEBTS [114]	RECREATION [115]	CLOTHING [116]	SAVINGS [117]	HEALTH & WELLNESS [118]	MISC. [119]	INVESTMENTS [120]	SCHOOL/CHILD CARE [121]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
8																	0
9																	0
10																	0
11																	0
12																	0
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14																	0
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19																	0
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22																	0
23																	0
24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	July		Year:													This Month	
Category	INCOME [122]	TITHING/GIVING [123]	TAXES [124]	HOUSING [125]	FOOD [126]	TRANSPORT [127]	INSURANCE [128]	DEBTS [129]	ENTERTAINMENT/RECREATION [130]	CLOTHING [131]	SAVINGS [132]	HEALTH & WELLNESS [133]	MISC. [134]	INVESTMENTS [135]	SCHOOL/CHILD CARE [136]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
8																	0
9																	0
10																	0
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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	August													Year:		This Month	
Category	INCOME [137]	TITHING/GIVING [138]	TAXES [139]	HOUSING [140]	FOOD [141]	TRANSPORT [142]	INSURANCE [143]	DEBTS [144]	ENTERTAINMENT/RECREATION [145]	CLOTHING [146]	SAVINGS [147]	HEALTH & WELLNESS [148]	MISC. [149]	INVESTMENTS [150]	SCHOOL/CHILD CARE [151]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
8																	0
9																	0
10																	0
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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month: **September**

Year:

This Month
SURPLUS /
DEFICIT

Category BUDGETED AMOUNT	INCOME [152]	TITH/ GIVING [153]	TAXES [154]	HOUSING [155]	FOOD [156]	TRANSPORT [157]	INSURANCE [158]	DEBTS [159]	ENTERTAINMENT RECREATION [160]	CLOTHING [161]	SAVINGS [162]	HEALTH & WELLNESS [163]	MISC. [164]	INVESTMENTS [165]	SCHOOL/ CHILD CARE [166]	TOTAL EXPENSES	This Month SURPLUS / DEFICIT
Date	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
8																	0
9																	0
10																	0
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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	October													Year:		This Month	
Category	INCOME [167]	TITHING [168]	TAXES [169]	HOUSING [170]	FOOD [171]	TRANSPORT [172]	INSURANCE [173]	DEBTS [174]	RECREATION [175]	CLOTHING [176]	SAVINGS [177]	HEALTH & WELLNESS [178]	MISC. [179]	INVESTMENTS [180]	SCHOOL/CHILD CARE [181]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	November													Year:		This Month	
Category	INCOME [182]	TITHING [183]	TAXES [184]	HOUSING [185]	FOOD [186]	TRANSPORT [187]	INSURANCE [188]	DEBTS [189]	ENTERTAINMENT RECREATION [190]	CLOTHING [191]	SAVINGS [192]	HEALTH & WELLNESS [193]	MISC. [194]	INVESTMENTS [195]	SCHOOL/CHILD CARE [196]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	
2																	
3																	
4																	
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23																	
24																	
25																	
26																	
27																	
28																	
29																	
30																	
31																	
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget																	
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Month:	December													Year:		This Month	
Category	INCOME [197]	TITHING [198]	TAXES [199]	HOUSING [200]	FOOD [201]	TRANSPORT [202]	INSURANCE [203]	DEBTS [204]	ENTERTAINMENT RECREATION [205]	CLOTHING [206]	SAVINGS [207]	HEALTH & WELLNESS [208]	MISC. [209]	INVESTMENTS [210]	SCHOOL/CHILD CARE [211]	TOTAL EXPENSES	SURPLUS / DEFICIT
BUDGETED AMOUNT	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Date																	
1																	0
2																	0
3																	0
4																	0
5																	0
6																	0
7																	0
8																	0
9																	0
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24																	0
25																	0
26																	0
27																	0
28																	0
29																	0
30																	0
31																	0
This Month Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
This Month vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Year to Date Actual	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
YTD Actual vs. Budget	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

[1] Gross Income

- Monthly Salary
- Dividends
- Commissions
- Bonuses/Tips
- Retirement Income
- Net Business Income
- Other Income

[2] - Local Church

- The Poor
- Other Ministries
- Other Giving

[3] - Federal

- Social Security (FICA)
- Medicare
- State Taxes
- Local Taxes
- Other

[4] - Mortgage(s)

- Rent
- Property Insurance
- Property Taxes
- Electricity
- Natural Gas
- Water
- Sanitation
- Telephone/Cell Phone
- Cable TV/Internet
- Maintenance
- Homeowners Association
- Other (ex. Housekeeper, Pool Service, Lawn Service, etc.)

[5] Groceries

[6] - Auto Payments

- Gas & Oil
- Auto Insurance
- Licenses & Taxes
- Maintenance
- Tolls/Parking/ Transit Fees
- Replacement

[7] - Life

- Health (Medical, Dental, Vision, etc.)
- Disability
- Other

[8] - All non-Mortgage & Auto Debt

- Includes Medical Debt, College Debt, etc.

[9] - Eating Out/Lunches

- Baby Sitters
- Activities/ Trips
- Vacation
- Pets
- Other

[10] Includes all clothing for children and adults

[11] - Savings Account

- Credit Union
- Other

Note: Does not include Investments

[12] - Doctor visits

- Dentist visits
- Prescriptions
- Eye Glasses/Contacts
- HSA and FSA Contributions

[13] - Toiletries/Cosmetics

- Beauty/Barber
- Laundry/Cleaning
- Allowances
- Subscriptions
- Gifts (incl. Christmas)
- Cash
- Other

[14] - 401k/403b plans

- College Funds
- Stocks, Bonds, Mutual Funds
- Real Estate
- Other

[15] - School Tuition

- School books, supplies, materials, etc.
- Transportation
- Day Care
- Tutoring, Music & Dance Lessons
- Other

[16] This allows you to pick whether to calculate the guidelines based on Current or New Budget.

[17] Gross Income

- Monthly Salary
- Dividends
- Commissions
- Bonuses/Tips
- Retirement Income
- Net Business Income

- Other Income

[18] - Local Church

- The Poor
- Other Ministries
- Other Giving

[19] - Federal

- Social Security (FICA)
- Medicare
- State Taxes
- Local Taxes
- Other

[20] - Mortgage(s)

- Rent
- Property Insurance
- Property Taxes
- Electricity
- Natural Gas
- Water
- Sanitation
- Telephone/Cell Phone
- Cable TV/Internet
- Maintenance
- Homeowners Association
- Other (ex. Housekeeper, Pool Service, Lawn Service, etc.)

[21] Groceries

[22] - Auto Payments

- Gas & Oil
- Auto Insurance
- Licenses & Taxes
- Maintenance
- Tolls/Parking/ Transit Fees
- Replacement

[23] - Life

- Health (Medical, Dental, Vision, etc.)
- Disability
- Other

[24] - All non-Mortgage & Auto Debt

- Includes Medical Debt, College Debt, etc.

[25] - Eating Out/Lunches

- Baby Sitters
- Activities/ Trips
- Vacation
- Pets

- Other

[26] Includes all clothing for children and adults

[27] - Savings Account

- Credit Union

- Other

Note: Does not include Investments

[28] - Doctor visits

- Dentist visits

- Prescriptions

- Eye Glasses/Contacts

- HSA/FSA Contributions

[29] - Toiletries/Cosmetics

- Beauty/Barber

- Laundry/Cleaning

- Allowances

- Subscriptions

- Gifts (incl. Christmas)

- Cash

- Other

[30] - 401k/403b plans

- College Funds

- Stocks, Bonds, Mutual Funds

- Real Estate

- Other

[31] - School Tuition

- School books, supplies, materials, etc.

- Transportation

- Day Care

- Tutoring, Music & Dance Lessons

- Other

[32] Gross Income

- Monthly Salary

- Dividends

- Commissions

- Bonuses/Tips

- Retirement Income

- Net Business Income

- Other Income

[33] - Local Church

- The Poor

- Other Ministries

- Other Giving

[34] - Federal

- Social Security (FICA)
- Medicare
- State Taxes
- Local Taxes
- Other

[35] - Mortgage(s)

- Rent
- Property Insurance
- Property Taxes
- Electricity
- Natural Gas
- Water
- Sanitation
- Telephone/Cell Phone
- Cable TV/Internet
- Maintenance
- Homeowners Association
- Other (ex. Housekeeper, Pool Service, Lawn Service, etc.)

[36] Groceries

[37] - Auto Payments

- Gas & Oil
- Auto Insurance
- Licenses & Taxes
- Maintenance
- Tolls/Parking/ Transit Fees
- Replacement

[38] - Life

- Health (Medical, Dental, Vision, etc.)
- Disability
- Other

[39] - All non-Mortgage & Auto Debt

- Includes Medical Debt, College Debt, etc.

[40] - Eating Out/Lunches

- Baby Sitters
- Activities/ Trips
- Vacation
- Pets
- Other

[41] Includes all clothing for children and adults

[42] - Savings Account

- Credit Union
- Other

Note: Does not include Investments

[43] - Doctor visits

- Dentist visits
- Prescriptions
- Eye Glasses/Contacts
- HSA/FSA Contributions
- Other

[44] - Toiletries/Cosmetics

- Beauty/Barber
- Laundry/Cleaning
- Allowances
- Subscriptions
- Gifts (incl. Christmas)
- Cash
- Other

[45] - 401k/403b plans

- College Funds
- Stocks, Bonds, Mutual Funds
- Real Estate
- Other

[46] - School Tuition

- School books, supplies, materials, etc.
- Transportation
- Day Care
- Tutoring, Music & Dance Lessons
- Other

[47] Gross Income

- Monthly Salary
- Dividends
- Commissions
- Bonuses/Tips
- Retirement Income
- Net Business Income
- Other Income

[48] - Local Church

- The Poor
- Other Ministries
- Other Giving

[49] - Federal

- Social Security (FICA)
- Medicare
- State Taxes
- Local Taxes
- Other

[50] - Mortgage(s)

- Rent
- Property Insurance
- Property Taxes
- Electricity
- Natural Gas
- Water
- Sanitation
- Telephone/Cell Phone
- Cable TV/Internet
- Maintenance
- Homeowners Association
- Other (ex. Housekeeper, Pool Service, Lawn Service, etc.)

[51] Groceries

[52] - Auto Payments

- Gas & Oil
- Auto Insurance
- Licenses & Taxes
- Maintenance
- Tolls/Parking/ Transit Fees
- Replacement

[53] - Life

- Health (Medical, Dental, Vision, etc.)
- Disability
- Other

[54] - All non-Mortgage & Auto Debt

- Includes Medical Debt, College Debt, etc.

[55] - Eating Out/Lunches

- Baby Sitters
- Activities/ Trips
- Vacation
- Pets
- Other

[56] Includes all clothing for children and adults

[57] - Savings Account

- Credit Union
- Other

Note: Does not include Investments

[58] - Doctor visits

- Dentist visits
- Prescriptions
- Eye Glasses/Contacts
- HSA/FSA Contributions
- Other

[59] - Toiletries/Cosmetics

- Beauty/Barber
- Laundry/Cleaning
- Allowances
- Subscriptions
- Gifts (incl. Christmas)
- Cash
- Other

[60] - 401k/403b plans

- College Funds
- Stocks, Bonds, Mutual Funds
- Real Estate
- Other

[61] - School Tuition

- School books, supplies, materials, etc.
- Transportation
- Day Care
- Tutoring, Music & Dance Lessons
- Other

[62] Gross Income

- Monthly Salary
- Dividends
- Commissions
- Bonuses/Tips
- Retirement Income
- Net Business Income
- Other Income

[63] - Local Church

- The Poor
- Other Ministries
- Other Giving

[64] - Federal

- Social Security (FICA)
- Medicare
- State Taxes
- Local Taxes
- Other

[65] - Mortgage(s)

- Rent
- Property Insurance
- Property Taxes
- Electricity
- Natural Gas
- Water
- Sanitation
- Telephone/Cell Phone

- Cable TV/Internet
- Maintenance
- Homeowners Association
- Other (ex. Housekeeper, Pool Service, Lawn Service, etc.)

[66] Groceries

[67] - Auto Payments

- Gas & Oil
- Auto Insurance
- Licenses & Taxes
- Maintenance
- Tolls/Parking/ Transit Fees
- Replacement

[68] - Life

- Health (Medical, Dental, Vision, etc.)
- Disability
- Other

[69] - All non-Mortgage & Auto Debt

- Includes Medical Debt, College Debt, etc.

[70] - Eating Out/Lunches

- Baby Sitters
- Activities/ Trips
- Vacation
- Pets
- Other

[71] Includes all clothing for children and adults

[72] - Savings Account

- Credit Union
- Other

Note: Does not include Investments

[73] - Doctor visits

- Dentist visits
- Prescriptions
- Eye Glasses/Contacts
- HSA/FSA Contributions
- Other

[74] - Toiletries/Cosmetics

- Beauty/Barber
- Laundry/Cleaning
- Allowances
- Subscriptions
- Gifts (incl. Christmas)
- Cash

- Other

[75] - 401k/403b plans

- College Funds
- Stocks, Bonds, Mutual Funds
- Real Estate
- Other

[76] - School Tuition

- School books, supplies, materials, etc.
- Transportation
- Day Care
- Tutoring, Music & Dance Lessons
- Other

[77] Gross Income

- Monthly Salary
- Dividends
- Commissions
- Bonuses/Tips
- Retirement Income
- Net Business Income
- Other Income

[78] - Local Church

- The Poor
- Other Ministries
- Other Giving

[79] - Federal

- Social Security (FICA)
- Medicare
- State Taxes
- Local Taxes
- Other

[80] - Mortgage(s)

- Rent
- Property Insurance
- Property Taxes
- Electricity
- Natural Gas
- Water
- Sanitation
- Telephone/Cell Phone
- Cable TV/Internet
- Maintenance
- Homeowners Association
- Other (ex. Housekeeper, Pool Service, Lawn Service, etc.)

[81] Groceries

[82] - Auto Payments

- Gas & Oil
- Auto Insurance
- Licenses & Taxes
- Maintenance
- Tolls/Parking/ Transit Fees
- Replacement

[83] - Life

- Health (Medical, Dental, Vision, etc.)
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- Other

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- Pets
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[86] Includes all clothing for children and adults

[87] - Savings Account

- Credit Union
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Note: Does not include Investments

[88] - Doctor visits

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[89] - Toiletries/Cosmetics

- Beauty/Barber
- Laundry/Cleaning
- Allowances
- Subscriptions
- Gifts (incl. Christmas)
- Cash
- Other

[90] - 401k/403b plans

- College Funds
- Stocks, Bonds, Mutual Funds
- Real Estate
- Other

[91] - School Tuition

- School books, supplies, materials, etc.
- Transportation
- Day Care
- Tutoring, Music & Dance Lessons
- Other

[92] Gross Income

- Monthly Salary
- Dividends
- Commissions
- Bonuses/Tips
- Retirement Income
- Net Business Income
- Other Income

[93] - Local Church

- The Poor
- Other Ministries
- Other Giving

[94] - Federal

- Social Security (FICA)
- Medicare
- State Taxes
- Local Taxes
- Other

[95] - Mortgage(s)

- Rent
- Property Insurance
- Property Taxes
- Electricity
- Natural Gas
- Water
- Sanitation
- Telephone/Cell Phone
- Cable TV/Internet
- Maintenance
- Homeowners Association
- Other (ex. Housekeeper, Pool Service, Lawn Service, etc.)

[96] Groceries

[97] - Auto Payments

- Gas & Oil
- Auto Insurance
- Licenses & Taxes
- Maintenance
- Tolls/Parking/ Transit Fees
- Replacement

[98] - Life

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- Disability
- Other

[99] - All non-Mortgage & Auto Debt

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- Vacation
- Pets
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[101] Includes all clothing for children and adults

[102] - Savings Account

- Credit Union
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Note: Does not include Investments

[103] - Doctor visits

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- Eye Glasses/Contacts
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[104] - Toiletries/Cosmetics

- Beauty/Barber
- Laundry/Cleaning
- Allowances
- Subscriptions
- Gifts (incl. Christmas)
- Cash
- Other

[105] - 401k/403b plans

- College Funds
- Stocks, Bonds, Mutual Funds
- Real Estate
- Other

[106] - School Tuition

- School books, supplies, materials, etc.
- Transportation
- Day Care
- Tutoring, Music & Dance Lessons
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[107] Gross Income

- Monthly Salary
- Dividends
- Commissions
- Bonuses/Tips
- Retirement Income
- Net Business Income
- Other Income

[108] - Local Church

- The Poor
- Other Ministries
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[109] - Federal

- Social Security (FICA)
- Medicare
- State Taxes
- Local Taxes
- Other

[110] - Mortgage(s)

- Rent
- Property Insurance
- Property Taxes
- Electricity
- Natural Gas
- Water
- Sanitation
- Telephone/Cell Phone
- Cable TV/Internet
- Maintenance
- Homeowners Association
- Other (ex. Housekeeper, Pool Service, Lawn Service, etc.)

[111] Groceries

[112] - Auto Payments

- Gas & Oil
- Auto Insurance
- Licenses & Taxes
- Maintenance
- Tolls/Parking/ Transit Fees
- Replacement

[113] - Life

- Health (Medical, Dental, Vision, etc.)
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- Other

[114] - All non-Mortgage & Auto Debt

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[115] - Eating Out/Lunches

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- Vacation
- Pets
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[116] Includes all clothing for children and adults

[117] - Savings Account

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Note: Does not include Investments

[118] - Doctor visits

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- Prescriptions
- Eye Glasses/Contacts
- HSA/FSA Contributions
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[119] - Toiletries/Cosmetics

- Beauty/Barber
- Laundry/Cleaning
- Allowances
- Subscriptions
- Gifts (incl. Christmas)
- Cash
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[120] - 401k/403b plans

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[121] - School Tuition

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[122] Gross Income

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- Dividends
- Commissions
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- Retirement Income
- Net Business Income
- Other Income

[123] - Local Church

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- Other Ministries
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- [124] - Federal
- Social Security (FICA)
 - Medicare
 - State Taxes
 - Local Taxes
 - Other

- [125] - Mortgage(s)
- Rent
 - Property Insurance
 - Property Taxes
 - Electricity
 - Natural Gas
 - Water
 - Sanitation
 - Telephone/Cell Phone
 - Cable TV/Internet
 - Maintenance
 - Homeowners Association
 - Other (ex. Housekeeper, Pool Service, Lawn Service, etc.)

[126] Groceries

- [127] - Auto Payments
- Gas & Oil
 - Auto Insurance
 - Licenses & Taxes
 - Maintenance
 - Tolls/Parking/ Transit Fees
 - Replacement

- [128] - Life
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- Allowances
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[137] Gross Income

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- Commissions
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- Retirement Income
- Net Business Income
- Other Income

[138] - Local Church

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- Other Ministries
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[139] - Federal

- Social Security (FICA)
- Medicare

- State Taxes
- Local Taxes
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[140] - Mortgage(s)

- Rent
- Property Insurance
- Property Taxes
- Electricity
- Natural Gas
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[142] - Auto Payments

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[153] - Local Church

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[155] - Mortgage(s)

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- Property Taxes
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[200] - Mortgage(s)

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